FORM B1			s Bankrup ict of North					Voluntary Petition
Name of Debtor (if in Maybank, Rosilar		Last, First, N	Middle):		Name of	Joint Debto	or (Spouse) (Last	, First, Middle):
All Other Names use (include married, ma	-		years				ed by the Joint D aiden, and trade i	Debtor in the last 6 years names):
Last four digits of Soc (if more than one, state all):		nplete EIN or	other Tax I.D.	No.	Last four	digits of So	oc. Sec. No. / Con	nplete EIN or other Tax I.D. No.
Street Address of De 700 Wheat Mill R Durham, NC 2770	ebtor (No. & Stree oad	et, City, State	& Zip Code):		Street Add	dress of Joi	nt Debtor (No. &	Street, City, State & Zip Code):
County of Residence Principal Place of Bu		ham				f Residence Place of B		
Mailing Address of I	Debtor (if differer	nt from stree	t address):		Mailing A	address of .	Joint Debtor (if o	different from street address):
Location of Principal (if different from stree				1				
Wenue (Check any applicable box)  ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  □ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.								
Type of Debtor (Check all boxes that apply)  Individual(s)  Corporation  Partnership  Other  Clearing Bank  Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)  Chapter 7  Chapter 7  Chapter 11  Chapter 13  Chapter 9  Chapter 9  Sec. 304 - Case ancillary to foreign proceeding								
Nature of Debts (Check one box)  Consumer/Non-Business ☐ Business  Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)  Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding  Filing Fee (Check one box) Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.)  Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.  Rule 1006(b). See Official Form No. 3.								
Statistical/Administr ☐ Debtor estimate ☐ Debtor estimate will be no funds	es that funds will	be available exempt prope	for distribution erty is exclude	ed and adn			paid, there	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of	f Creditors		6-49 50-99	100-199	200-999	1000-over		
Estimated Assets \$0 to \$50,000 \$50,000 \$100,00	00 \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 millior		60,000,001 to 00 million	More than \$100 million	
Estimated Debts \$0 to \$50,000 \$50,000 \$100,00	9500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 millior		50,000,001 to 00 million	More than \$100 million	

Date

In re	Rosiland Marie Maybank		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR DI	EBTOR(S)
cc	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankrupto	tcy, or agreed to be pai	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	900.00
	Prior to the filing of this statement I have received	<u> </u>	\$	900.00
	Balance Due		\$	0.00
2. \$_	<b>209.00</b> of the filing fee has been paid.			
3. T	he source of the compensation paid to me was:			
		ER Access Fee: \$5.00 ):\$10.00	)/Credit Report F	Fee(s): \$ 10.00/Court Searcl
4. T	he source of compensation to be paid to me is:			
	n Debtor o Other (specify):			
5. C	I have not agreed to share the above-disclosed confirm.	npensation with any other pe	erson unless they are	members and associates of my law
r	I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the r counsel, if any, for handling 341 meeting.			
a. b. c.	return for the above-disclosed fee, I have agreed to re Analysis of the debtor's financial situation, and rende Preparation and filing of any petition, schedules, star Representation of the debtor at the meeting of credit [Other provisions as needed]  Exemption planning and other items Bankruptcy Court local rule.	dering advice to the debtor in datement of affairs and plan whiters and confirmation hearing,	determining whether to nich may be required; ,, and any adjourned he	o file a petition in bankruptcy; earings thereof;
7. B	y agreement with the debtor(s), the above-disclosed fe Representation of the debtors in any d or any other adversary proceeding, and Bankruptcy Court local rule.	dischargeability actions, j	judicial lien avoida	
		CERTIFICATION		
	certify that the foregoing is a complete statement of an inkruptcy proceeding.	ny agreement or arrangement	for payment to me fo	r representation of the debtor(s) in
Dated:		6616-203 Six Fo Raleigh, NC 276	utt #10212 s of John T. Orcutt orks Road 615 Fax: (919) 847-343	

The Roshald Maile Maybalk	In re	Rosiland Marie Maybank	Case No.
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Debtor

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Market Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Joint, or Secured Claim Deducting any Secured Claim or Exemption Community

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules) Page 4 of 37

In re

Case No.

Debtor

#### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking and Savings-Coastal Federal Credit Union	-	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	-	425.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	-	125.00
7.	Furs and jewelry.	Jewelry	-	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	x		
			Sub-Tota	al > <b>970.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

In re

Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property  O N  Description and Location of Property  Wife, Joint, or without Deduction  O N  Description and Location of Property						
issuer.  11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.  12. Stock and interests in incorporated and unincorporated and unincorporated businesses. Itemize.  13. Interests in partnerships or joint ventures. Itemize.  14. Government and corporate bonds and other negotiable and nonnegotiable and nonnegotiable and nonnegotiable instruments.  15. Accounts receivable.  16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent incress in estate of a decedent, death benefit plan, life insurance		Type of Property	O N	Description and Location of Property	Wife, Joint, or	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
other pension or profit sharing plans. Itemize.  12. Stock and interests in incorporated and unincorporated businesses. Itemize.  13. Interests in partnerships or joint ventures. Itemize.  14. Government and corporate bonds and other negotiable and nonnegotiable instruments.  15. Accounts receivable.  16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	10.		X			
and unincorporated businesses. Itemize.  13. Interests in partnerships or joint ventures. Itemize.  14. Government and corporate bonds and other negotiable and nonnegotiable instruments.  15. Accounts receivable.  16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	11.	other pension or profit sharing		.A. Qualified	-	0.00
ventures. Itemize.  14. Government and corporate bonds and other negotiable and nonnegotiable instruments.  15. Accounts receivable.  16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance  X  X  X  X  Accounts receivable.  X  X  Accounts receivable.  X  X  Accounts receivable.  Accounts receivable.  X  Accounts receivable.  X  Accounts receivable.  Accounts receivable.  Accounts receivable.  X  Accounts receivable.  Accounts rece	12.	and unincorporated businesses.	x			
and other negotiable and nonnegotiable instruments.  15. Accounts receivable.  X  16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  X  X  X  X  Y  ZO04 State and Federal Tax Refund  -  STAN Refund  -  STAN Refund  -  STAN Refund  -  Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	13.		X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance  X  2004 State and Federal Tax Refund  -  X  X	14.	and other negotiable and	x			
property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance  2004 State and Federal Tax Refund  -  X	15.	Accounts receivable.	X			
including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	16.	property settlements to which the debtor is or may be entitled. Give	X			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	17.	including tax refunds. Give	2004 S	tate and Federal Tax Refund	-	0.00
interests in estate of a decedent, death benefit plan, life insurance	18.	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in	X			
	19.	interests in estate of a decedent, death benefit plan, life insurance	X			

Sub-Total > 0.00 (Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case No.
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Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	Farm Vin.#:	Nissan Pathfinder Bureau Ins.Pol.#:APM4655660 :JN8AR05Y2TW038716 ge:113,000	-	4,740.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

Sub-Total > 4,740.00 (Total of this page)

5,710.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

# UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF NORTH CAROLINA DURHAM DIVISION

In Re: Rosiland Maybank		Case No.	
Address: 700 Wheat Mill Road, Durham , NC 27704	Debtor.		Form 91-e.frm (office)(rev. 11/23/03)

#### FORM 91C - PROPERTY CLAIMED AS EXEMPT

The undersigned Debtor hereby claims the following property as exempt pursuant to Chapter 1C, Article 16, & 1C-1601 et seq. of the North Carolina General Statues, and pursuant to other applicable State and Federal laws.

1. RESIDENCE EXEMPTION: Real Or Personal Property Used By Debtor Or Debtor's Dependent As Residence Or Burial Plot. (Total net value not to exceed \$10,000 per person.)

Description of Property & Address	Market Value	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
N/A				\$0.00

TOTAL NET VALUE:	\$0.00
AMOUNT CLAIMED AS EXEMPT:	\$0.00

2. **MOTOR VEHICLE EXEMPTION:** (Only one vehicle per person allowed under this paragraph with net value claimed as exempt not to exceed \$1,500)

Year, Make, Model of Motor Vehicle	Market Value	Lien Holder	Amount of Lien	Net Value
1996 Nissan Pathfinder	\$4,740.00	N/A	N/A	\$4,740.00

TOTAL NET VALUE:	\$4,740.00
AMOUNT CLAIMED AS EXEMPT:	\$1,500.00

3. HOUSEHOLD GOODS EXEMPTION: Personal Property Used For Household Or Personal Purposes Needed By Debtor Or Debtor's Dependents: (Debtor's total net value not to exceed \$3,500 per person, plus \$750 per dependent (limited to 4 dependents).

Description of Property	Market Value	Lien Holder	Amount of Lien	Net Value
Clothing & Personal				\$125.00
Kitchen Appliances				\$40.00
Stove				\$20.00
Refrigerator				\$0.00
Freezer				\$0.00
Washing Machine				\$45.00

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Ţ	TOTAL NET VALUE:	\$750.00
Computer Equipment		\$75.00
Recreational Equipment		\$35.00
Animals		\$0.00
Crops		\$0.00
Yard Tools		\$0.00
Lawn Mower		\$0.00
Paintings & Art		\$10.00
Air Conditioner/Dehumid.		\$0.00
( ) Piano ( ) Organ		\$0.00
Musical Instruments		\$15.00
( ) Stereo ( ) Radio		\$20.00
( )TV ( )VCR		\$75.00
Lawn Furniture		\$0.00
Dining Room Furniture		\$20.00
Bedroom Furniture		\$45.00
Den Furniture		\$0.00
Living Room Furniture		\$50.00
Jewelry		\$100.00
Silver		\$5.00
China		\$40.00
Dryer		\$30.00

TOTAL NET VALUE:	\$750.00
AMOUNT CLAIMED AS EXEMPT:	\$750.00

4. **TOOLS OF TRADE OR PROFESSIONAL BOOKS:** (Used by Debtor or Debtor's dependent. Total net value of all items claimed as exempt not to exceed \$750.00 per person.)

Description	Market Value	Lien Holder	Amount of Lien	Net Value
N/A				\$0.00

TOTAL NET VALUE:	\$0.00
AMOUNT CLAIMED AS EXEMPT:	\$0.00

5. LIFE INSURANCE: (No limit on value or number of policies.) (As provided in Article X, Section 5 of North Carolina Constitution.)

Name of Insurance Co.	Policy No.	Policy Date	Name of Insured	Name of Beneficiary

1. Description of Items: N/A				
2. Description of Items:				
7. PERSONAL INJURY RECOVER Whom The Debtor Was Deper			ompensation For The Death	Of A Person Upon
	Description	n of Item		Amount
N/A				\$0.00
8. WILDCARD EXEMPTION: A may not exceed \$3,500 minus the	•			The amount claimed
Description Of Property	Market Value	Lien Holder	Amount of Lien	Net Value
Any property owned by the debtor(s), not otherwise claimed as exempt.				\$80.00
1996 Nissan Pathfinder (Residual Value)	\$3,240.00	N/A	N/A	\$3,240.00
2004 Federal and State Tax Refund	\$0.00	N/A	N/A	\$0.00
			TOTAL NET VALUE:	\$3,500.00
		AMOUNT	CLAIMED AS EXEMPT:	\$3,500.00
<ol> <li>INDIVIDUAL RETIREMENT the North Carolina General State</li> <li>TENANCY BY THE ENTIRE and the law of the State of North items.)</li> </ol>	utes. <b>TY: All the equity</b> in t	the following property is clai	med as exempt pursuant to 11	USC 522(b)(2)(B)
	Descrip	otion of Property & Address		
1. N/A				
2.				
11. NORTH CAROLINA PENSIO	ON FUND EXEMPTIO	ONS:		
Exemption				Amount
a. North Carolina Local Governm	nent Employees Retirem	ent Benefits NCGS 128-31		
b. North Carolina Teachers and S	tate Employee Retireme	ent Benefits NCGS 135-9		
c. Fireman's Relief Fund pensions	s NCGS 58-86-90			
d. Fraternal Benefit Society benef	fits NCGS 58-24-85			
e. Benefits under the Supplement levy, sale, and garnishment NC	GS 135-95			
Case	e 05-80788 Doc	1 Filed 03/16/05 1	Page 10 of 37	

6. PROFESSIONALLY PRESCRIBED HEALTH AIDS: (For Debtor or Debtor's Dependents.)(No limit on value or number of

items.)

f.	Benefits under the Supplemental Retirement Income Plan followy, sale, and garnishment NCGS 143-166.30(g)	r state law enforcement officers are exempt from	
	-		
		AMOUNT CLAIMED AS EXEMPT:	\$0.00
12.	OTHER EXEMPTIONS CLAIMED UNDER THE LAW	S OF THE STATE OF NORTH CAROLINA:	
	Exemption		Amount
a.	Aid to the Aged, Disabled and Families with Dependent Ch	ildren NCGS 108A-36	
b.	Aid to the Blind NCGS 111-18		
c.	Yearly Allowance for Surviving Spouse, NCGS 30-15, NCG	GS 30-33	
d.	Fireman's Relief Fund pensions, NCGS 118-49		
e.	Fraternal Benefit Society benefits, NCGS 58-283		
f.	Workers Compensation Benefits, NCGS 97-21		
g.	Unemployment benefits, NCGS 96-17		
h.	Group insurance proceeds, NCGS 58-213		
i.	Partnership property, except on a claim against the partners	hip, NCGS 59-55	
j.	Wages of debtor necessary for the support of family, NCGS	3 1-362	
	ı		
		AMOUNT CLAIMED AS EXEMPT:	\$0.00
13.	FEDERAL PENSION FUND EXEMPTIONS:		
	Exemption		Amount
a.	Foreign Service Retirement and Disability Payments 22 US	C 4060	
b.	Civil Service Retirement Benefits 5 USC 8346		
c.	Railroad Retirement Act annuities and pensions 45 USC 23	1 m	
d.	Veteran benefits 38 USC 5301		
e.	Special pension paid to winners of Congressional Medal of	Honor 38 USC 1562	
f.	Annuities payable for service in the General Accounting Of	fice 31 USC 776	
	ı		
		AMOUNT CLAIMED AS EXEMPT:	\$0.00
14.	OTHER EXEMPTIONS CLAIMED UNDER NON-BANK	KRUPTCY FEDERAL LAW:	
	Exemption		Amount
a.	Foreign Service Retirement and Disability Payments, 22USO	C 1104	
b.	Social Security Benefits, 42 USC 407		
c.	Civil Service Retirement Benefits, 5 USC 729, 2265		
d.	Railroad Retirement Act annuities and pensions, 45 USC 22	8 (1)	

e.	Veteran Benefits, 45 USC 352(E)		
		AMOUNT CLAIMED AS EXEMPT:	\$0.00

#### UNSWORN DECLARATION UNDER PENALTY OF PERJURY

I, the undersigned Debtor, declares under penalty of perjury that I have read the foregoing document, consisting of 14 paragraphs on consecutive pages, and that they are true and correct to the best of my knowledge, information and belief.

Dated: 3/16/05

s/ Rosiland Maybank
Rosiland Maybank

In re	Rosiland Marie Maybank		Case No.	
_		Debtor		

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Chack this have if debtor has no graditors holding secured claims to report on this Schadula D

Check this box if debtor has no creditors	110	IUII	g secured channs to report on this schedule D.					
CDEDITORIG NAME	C	Hu	sband, Wife, Joint, or Community	00	U	D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	COXT - XGEXT	UM HYD TOD TIZC	SPUFED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.			varie o	Н		$\dashv$		
Account No.			Value \$					
Account No.								
			Value \$					
Account No.								
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continuation sheets attached			(Total of the	nis Į	oag	e)		
			(Report on Summary of Sc		ota ule	- 1	0.00	

In re	Rosiland Marie Maybank	Case No.	
_	<u> </u>	Debtor	

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ■ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**Rosiland Marie Maybank** In re

Case No.
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Debtor

# SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

TYPE OF PRIORITY

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	D		
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	СОДЕВНОК	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONT - NGEN	N L I QU I D A	SPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.			Possible Obligation	ĺΫ	A T E D			
Creditor #: 1 Durham County Tax Collector Post Office Box 1309 Durham, NC 27702-1309		_			Ď		0.00	0.00
Account No.			Possible Obligation					
Creditor #: 2 Internal Revenue Service (MD)** Attn: Special Procedures Staff 320 Federal Place Greensboro, NC 27402		_	_				0.00	0.00
Account No.	H			$\vdash$			0.00	0.00
Representing: Internal Revenue Service (MD)**			US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858					
Account No.	H		Possible Obligation	$\vdash$		$\vdash$		
Creditor #: 3 North Carolina Department of Revenu Post Office Box 1168 Raleigh, NC 27602-1168		_	T coolide Cangallon				0.00	0.00
Account No.	П			T		T	- 32	
Sheet 1 of 1 continuation sheets attacked Schedule of Creditors Holding Unsecured Prior							0.00	
110000000000000000000000000000000000000		~-			ota		0.00	
			(Report on Summary of So				0.00	

In re	Rosiland Marie Maybank		Case No.	
		Debtor		

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBT	Hu H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTIN	Q	U T	1	AMOUNT OF CLAIM
(See instructions above.)  Account No.	Ö R	С	1999-2004	G E N T	I D A T	E D		
Creditor #: 1			Collection Account	Ĺ	E D	L		
AAC 7027 Miller Road Warren, MI 48092		-						
						L		1,129.00
Account No.  Creditor #: 2 Central Carolina Bank CCB Credit Dept. 111 Corcoran Street Durham, NC 27701		-	1995-2004 Bank fees					
burnam, NO 27701								35.00
Account No. 09080139834  Creditor #: 3 CitiFinancial 3823 Guess Road Durham, NC 27705		-	1998-1999 Foreclosure Deficiency					
								Unknown
Account No.  Creditor #: 4 Credit Bureau of Greensboro Post Office Box 26140 Greensboro, NC 27402-0040		-	Possible Obligation					0.00
		L		Subt	tota	L	+	0.00
<b>2</b> continuation sheets attached			(Total of t				, [	1,164.00

In re	Rosiland Marie Maybank	Case No.	
-		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	CC	Hu	sband, Wife, Joint, or Community	C	U	ľ	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C J M	IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	QUID		S   P	AMOUNT OF CLAIM
Account No.			Possible Obligation	T	A T E			
Creditor #: 5 Employment Security Commission Attn: Benefit Payment Control Post Office Box 25903 Raleigh, NC 27611-5903		-			D			0.00
Account No.			2004			Τ		
Creditor #: 6 Household Bank Bankcard Services Post Office Box 80084 Salinas, CA 93912-0084		-	Credit card purchases					263.00
A (N. 04504			2000 0004	igapha	-	+	$\dashv$	200.00
Account No. 24594  Creditor #: 7  Jill Burton and Sue Associates 100 East Parrish Street STE 100  Durham, NC 27701		-	2000-2001 Attorney Fees					2,720.50
Account No.			2000	T		t	1	
Creditor #: 8 Progress Energy Carolinas, Inc. Post Office Box 1771 Raleigh, NC 27602		-	Services Rendered					13.00
Account No. M42117			2000-2001	T		t	1	
Creditor #: 9 Providian Post Office Box 660490 Dallas, TX 75266-0490		-	Credit card purchases					1,094.03
Sheet no of sheets attached to Schedule of				Sub	tota	al	T	4,090.53
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge	)	4,000.00

In re	Rosiland Marie Maybank	Case No	
-		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	[	ΡÌ	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZLIQUIDATED	S F U T E	S P U T E D	AMOUNT OF CLAIM
Account No.	1		2005	<b>1</b>	Ť		f	
Creditor #: 10	1		Deficiency Claim	L	D	$\perp$	╝	
Springwood Apartments	ı							
3004 Ivywood Lane	ı	-						
Durham, NC 27703	ı							
						L		635.00
Account No. 100365978632139			2000	Т	Π	Τ	Т	
Creditor #: 11	1		Services Rendered					
Sprint	ı							
Post Office Box 96028	ı	-						
Charlotte, NC 28296-0028	ı							
	ı							440.44
				$\perp$	L		$\perp$	146.11
Account No.								
	1							
	ı							
	ı							
	ı							
	ı							
Account No.					Г	T	T	
	1							
	ı							
	ı							
	ı							
	ı							
	ı							
Account No.					Г	T	T	
	1							
	ı							
	ı							
	ı							
	1							
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of				Subt	tota	al	T	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				- 1	781.11
			`		Γota		- 1	
			(Danast on Cumman of C.					6,035.64
			(Report on Summary of So	711GC	ıuı	cs)	<i>)</i> [	-,

re	Rosiland Marie Maybank		Case No.	
_	Debtor	-,		

#### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

**Bodyworks** Durham, NC 27705

In

Gym Membership-\$30.00 Month Debtor wishes to Reject.

In re	Rosiland Marie Maybank	Case No.	
_	<del>-</del>	Debtor ,	
		Debior	

### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

immediately preceding the commencement of this case.	and the first about of the hondered speake during the same feature
Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODERTOR	NAME AND ADDRESS OF CREDITOR

Form	B6
(12/03)	3)

In re	Rosiland Marie Maybank		Case No.	
		Debtor(s)		

# SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

	miess the spouses are separated and a joint petition is not med.		OT TOP		
Debtor's Marital Status:	DEPENDENTS OF DEBTO		OUSE		
	RELATIONSHIP	AGE			
Single	Son	4			
EMPLOYMENT	DEBTOR		SPOUSE		
Occupation	Office Assistant				
Name of Employer	Dr. Tadeusz F. Poplawski				
How long employed	3 Years				
Address of Employer	4125 Ben Franklin Blvd. STE 150 Durham, NC 27704				
INCOME: (Estimate of average	ge monthly income)		DEBTOR		SPOUSE
	salary, and commissions (pro rate if not paid monthly)	\$	2,432.00	\$	N/A
Estimated monthly overtime		\$	0.00	\$	N/A
SUBTOTAL		\$	2,432.00	\$	N/A
LEGG DAVDOLL DEDLA	CTLONG				
LESS PAYROLL DEDUC		\$	381.80	¢	N/A
<ul><li>a. Payroll taxes and socia</li><li>b. Insurance</li></ul>	ii security	, —	500.00	\$ <b>—</b>	N/A
c. Union dues		ф —	0.00	ф —	N/A
d. Other (Specify)		\$ <del></del>	0.00	\$ <del>_</del>	N/A
u. Other (Specify)		\$	0.00	\$ <del>-</del>	N/A
SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	881.80	\$	N/A
TOTAL NET MONTHLY TA	KE HOME PAY	\$	1,550.20	\$	N/A
Regular income from operation	n of business or profession or farm (attach detailed statement)	\$	0.00	\$	N/A
Income from real property	•	\$	0.00	\$	N/A
Interest and dividends		\$	0.00	\$	N/A
	port payments payable to the debtor for the debtor's use or that	of			
dependents listed above		\$	525.00	\$	N/A
Social security or other govern	nment assistance				
(Specify)		\$	0.00	\$ <u> </u>	N/A
		\$	0.00	\$ <u> </u>	N/A
Pension or retirement income		\$	0.00	\$	N/A
Other monthly income		Ф	0.00	ф	N1/A
(Specify)		\$	0.00	\$	N/A
<u></u>		<u> </u>	0.00	\$ <u> </u>	N/A
TOTAL MONTHLY INCOM	E	\$	2,075.20	\$	N/A
TOTAL COMBINED MONT	HLY INCOME \$ <b>2,075.20</b>	(Repor	t also on Sumn	nary of	Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Rosiland Marie M	Maybank		Case No.	
		Debtor(s)		_
SCHEDU	LE J. CURRENT	EXPENDITUR	ES OF INDIVIDUAL	L DEBTOR(S)
Complete this schedul	e by estimating the average	e monthly expenses of th	e debtor and the debtor's famil	y. Pro rate any payments made
	annually, or annually to sh		e debtor and the debtor's family	y. The face any payments made
- (1 1 1 1 1 1 1 1 1			. 1 111 0 1.	. 1 11 6
expenditures labeled "Spou		or's spouse maintains a s	separate household. Complete	a separate schedule of
Rent or home mortgage pa	ayment (include lot rented			\$635.00
Are real estate taxes inclu	ded?	Yes	No <u>X</u>	
Is property insurance inclu		Yes	No <u>X</u>	
	ity and heating fuel			\$
	nd sewer			\$ 25.00
Telepho				\$ 80.00
Other	Cable Television			_ \$ <u>80.00</u>
Home maintenance (repai	rs and upkeep)			\$ 0.00
Food				\$ 400.00 \$ 100.00
Clothing Laundry and dry cleaning				\$ 25.00
Medical and dental expen				\$ 23.00 \$ 140.00
Transportation (not includ				\$ 120.00
	ertainment, newspapers, ma	agazines etc		\$ 50.00
Charitable contributions	rtamment, newspapers, me	igazines, etc.		\$ 60.00
	om wages or included in h	ome mortgage navments	0	Ψ
	vner's or renter's	ome moregage payments		\$ 0.00
Life	viioi s oi reintei s			\$ 0.00
Health				\$ 0.00
Auto				\$ 80.00
Other				\$ 0.00
Taxes (not deducted from	wages or included in home	e mortgage payments)		
(Specify)				\$ 0.00
Installment payments: (In	chapter 12 and 13 cases, d	o not list payments to be	included in the plan.)	
Auto	-		-	\$ 0.00
Other				\$ 0.00
Other				\$ 0.00
Other				\$ 0.00
Alimony, maintenance, ar	nd support paid to others			\$ 0.00
Payments for support of a	dditional dependents not liv	ving at your home		\$ 0.00
	eration of business, profess		iled statement)	\$ 0.00
	liscellaneous/Personal G	rooming		\$ <u>150.00</u>
Other Child Care				\$\$
TOTAL MONTHLY EXF	PENSES (Report also on Su	immary of Schedules)		\$\$
FOR CHAPTER 12 AND	13 DERTORS ONI VI			<u> </u>
FOR CHAPTER 12 AND Provide the information receptlar interval.		hether plan payments ar	e to be made bi-weekly, month	aly, annually, or at some ot

A.	Total projected monthly income	\$ N/A
B.	Total projected monthly expenses	\$ N/A
C.	Excess income (A minus B)	\$ N/A
D.	Total amount to be paid into plan each	\$ N/A
	(interval)	

Form 7 (12/03)

### United States Bankruptcy Court Middle District of North Carolina

In re	Rosiland Marie Maybank		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

\$3,000.00 2005-Employment-Year to Date

\$23,000.00 2004-Employment

\$22,120.00 2003-Employment

#### 2. Income other than from employment or operation of business

None O State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$475.00 2005-Child Support-Year to Date

\$2,500.00 2004-Child Support

**AMOUNT** SOURCE

\$2,500.00 2003-Child Support

#### 3. Payments to creditors

None n

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether n or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None n

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

NATURE OF PROCEEDING

COURT OR AGENCY

AND CASE NUMBER

AND LOCATION

DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning n property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None n

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None n

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None n b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

GIBE TILE & NOMBER

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None n

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE The Law Offices of John T. Orcutt, PC 6616-203 Six Forks Road Raleigh, NC 27615 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12/1/04-3/2/05 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$900.00 Attorney
Fee(s)/PACER Access Fee:
\$5.00/Credit Report Fee(s): \$
10.00/Court Search
Fee(s):\$10.00/Filing
Fee(s):\$209.00

#### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Software Copyright (c) 1996-2003 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

#### 11. Closed financial accounts

None N

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE.

AMOUNT AND DATE OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

n

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

# NAME AND ADDRESS OF OWNER

15. Prior address of debtor

None O If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 112 North Mineral Springs Durham NC 27703 NAME USED Rosiland Maybank

DATES OF OCCUPANCY **11/2002-4/2003** 

#### 16. Spouses and Former Spouses

None n If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None n

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL. SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice. n

**ENVIRONMENTAL** NAME AND ADDRESS OF DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None n

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None n

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER BEGINNING AND ENDING

NAME I.D. NO. (EIN) **ADDRESS** NATURE OF BUSINESS DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. n

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY

n

INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

#### 22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None n

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

#### 25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 16, 2005	Signature	/s/ Rosiland Marie Maybank
		Rosiland Marie Maybank
		Debtor
Penalty for making a false statement: Fine of up	to \$500,000 or imprisor	nment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

In re	Rosiland Marie Maybank			Case N	0.	
			Debtor(s)	Chapte	r <b>7</b>	
	CHAPTER 7 INDIV	VIDUAL DEBT	OR'S STATEN	MENT OF IN	TENTION	
1. I	have filed a schedule of assets and liab	lities which include	s consumer debts s	secured by prope	erty of the estate	·.
2. I	intend to do the following with respect	to the property of th	e estate which secu	ures those consu	ımer debts:	
	a. Property to Be Surrendered.					
	Description of Property -NONE-		Creditor's	name		
	b. Property to Be Retained			[Check ar	y applicable st	atement.]
	Description of Property -NONE-	Creditor's Name	cla	operty is imed as	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Date	March 16, 2005	Signature	/s/ Rosiland Marie Rosiland Marie Debtor			

for John T. Orcutt The Law Offices of John T. Orcutt, PC 6616-203 Six Forks Road Raleigh, NC 27615

Rosiland Marie Maybank 700 Wheat Mill Road Durham, NC 27704

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629

North Carolina Employment Security Commission Post Office Box 26504 Raleigh, NC 27611

Internal Revenue Service (MD) Attn: Special Procedures Staff 320 Federal Place, Rooom 335 Greensboro, NC 27402

Credit Bureau Post Office Box 26140 Greensboro, NC 27402

AAC 7027 Miller Road Warren, MI 48092

Bodyworks Durham, NC 27705

Central Carolina Bank CCB Credit Dept. 111 Corcoran Street Durham, NC 27701

CitiFinancial 3823 Guess Road Durham, NC 27705 Credit Bureau of Greensboro Post Office Box 26140 Greensboro, NC 27402-0040

Durham County Tax Collector Post Office Box 1309 Durham, NC 27702-1309

Employment Security Commission Attn: Benefit Payment Control Post Office Box 25903 Raleigh, NC 27611-5903

Household Bank Bankcard Services Post Office Box 80084 Salinas, CA 93912-0084

Internal Revenue Service (MD)\*\* Attn: Special Procedures Staff 320 Federal Place Greensboro, NC 27402

Jill Burton and Sue Associates 100 East Parrish Street STE 100 Durham, NC 27701

North Carolina Department of Revenu Post Office Box 1168 Raleigh, NC 27602-1168

Progress Energy Carolinas, Inc. Post Office Box 1771 Raleigh, NC 27602

Providian
Post Office Box 660490
Dallas, TX 75266-0490

Springwood Apartments 3004 Ivywood Lane Durham, NC 27703 Sprint
Post Office Box 96028
Charlotte, NC 28296-0028

US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858

n re Rosiland Marie Maybank		Case No.
	Debtor(s)	Chapter 7
VE	RIFICATION OF CREDITOR M	<b>IATRIX</b>
e above-named Debtor hereby verifi	ies that the attached list of creditors is true and co	orrect to the best of his/her knowledge.
ate: March 16, 2005	/s/ Rosiland Marie Maybank Rosiland Marie Maybank	
	Signature of Debtor	

In re	Rosiland Marie Maybank		Case No	
•		Debtor	,	
			Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	8	5,710.00		
C - Property Claimed as Exempt	No	0			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		6,035.64	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,075.20
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,445.00
Total Number of Sheets of ALL Schedules 19					
	Т	otal Assets	5,710.00		
			Total Liabilities	6,035.64	

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n re Rosiland Marie Maybank	Rosiland Marie Maybank	Case No.					
		Debtor(s)	Chapter	7			
	DECLARATION CONCERNING DEBTOR'S SCHEDULES						
	DECLARATION UND	ER PENALTY OF PERJURY BY	INDIVIDUAL D	AL DEBTOR			
	1 7 1 5	jury that I have read the foregoing sury page plus 1], and that they are true	•				
ıte	March 16, 2005	Signature /s/ Rosiland Mari	ie Mavbank				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

Rosiland Marie Maybank

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